Exhibit "X"

Exhibit "X"

REDACTED

Mailing Address:

John Hancock

JHAV0097



Courier Address: John Hancock Altn: Life Claims Services R-03 Life Claims Services R-03 Statement of Claim for Death Benefit John Hancock Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

> Telephone Inquiries Customers before 1/1/2005 1-800-732-5543

John Hancock Way Suite oslon MA 02217-1105		MA 02210-2382	!			Originally a Man		•	1-800-387-274
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insurance products are issued by: John Hancochemin collectively referred to as John Hancock.

JHAV0098

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Page 4 of 7
Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.) (not licensed in New York), Boston, MA 02116; and John Hancock Life & Health Insurance Company, herein collectively referred to as John Hancock.

<	- ALL INDIVIDUAL CLAIM	ANTS OR TRUSTEES O	R EXECUTORS MUST	SIGN HERE AND HAVE	THEIR SIGNATURE W	TNESSED
	8Y A DISINTERESTED TH	IIRD PARTY.				

Any person who knowingly and with intent to defraud any insurance company or other persons, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, is subject to criminal prosecution and/or civil penalties. By signing below, you agree under penalties of perfury that the information in this statement is complete and true to the best of your knowledge (please sign as you would sign a check). Refer to "Fraud Warning Notices" insert for your state. To the extent proceeds are settled by lump sum into a John Hancock Safe Access Account, you further agree to the terms and conditions set forth in the John Hancock Safe Access Account Supplemental Contract, which together with this Statement of Claim forms the entire agreement between you and John Hancock.

Signed at	City	State	This	Day of	Year
Po	25ades	na CA	20	d Febru	iary 2015
Signature o	diaimant, Truste	e(s), Executor or Signing Office	ær		8
X	12031	Que	Trustee		
Signature o	f Witness			STEP TO THE PERSON TO THE PROPERTY OF THE STATE OF THE ST	e and control of a control of the co
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SIGNA	TURES - ALL BY	. CORPORATE CLAIM A DISINTERESTED THI	ANTS MUST SIG	IN HERE AND HAVE THEIR	SIGNATURE WITNESSED
information crime, is su complete a Corporation The title	, or conceals for abject to criminal not true to the bo ons making a c and signature	' the purpose of misleading, I prosecution and/or civil per	information concernations. By signing to sign as you would not with the corpo	ning any fact material thereto, con refow, you agree under penalties of disign a check). Refer to "Fraudi rate seal, or	ment of claim containing any materially false nmits a fraudulent insurance act, which is a of perjury that the information in this statement is Warning Notices" insert for your state.
Signed at	City	State	This	Day of	Year
Signature of	the First Signing	Officer		Name and Title of the First	Signing Officer and the Name of Corporation
X				THE PERSON CANADA WE SEED IN TOWNS	with a month of the transfer of portorestell
Signature of	Witness			And the second s	in the control of the
Χ					
Signed at	City	State	This	Day of	Year
Signature of	the Second Sign	ing Officer	- Andrews - Andr	age makespanipapining a magamipping in growth	m man m / No. /
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Signature of	Witness			and the state of t	historia (tarib) concernanti in communicamenta angericango (t. 1805). Mangalia Antanak yi Pang
(

PS5178US (08/2013) (OPTIN)

By providing this form or other claim forms for the convenience of the claimant, John Hancock does not admit any liability or waive any of its rights.

John Hancock.

Electronic Funds Transfer Information - Disbursement

The information below needs to be completed if you wish to have your disbursement electronically

wired to your bank. IMPORTANT: In order to expedite your request, please also provide a void check in addition to completing this form. This form and the void check need to be provided in addition to the other forms in the package you have received. The funds will only be released if all requirements have been met. Insured Name Alfred Villalobos Policyowner's Name Villalobos Life Insurance Trust Policy No. 81556854 Name of Bank Citibank, N.A. Name of Account Holder Villalobos Life Insurance Trust Owner's Account No. 443 Address of Bank 315 E Colorado Blvd. City, State, Zip Code Pasadena, CA. 91101 Bank Telephone No. (include area code) 626-585-3631 Bank ABA/Routing (9 digits) (ABA number must be specific for a Wire transfer) 1724 Attention/Re: For Credit to the Account of Villalobos Life Insurance Trust Signature of Owner/Trustee PAJELE, APHACA Signature of Collateral Assignee ____

PS5178US (08/2013) (OPTIN)

Page 7 of 7

February 3, 2015

Attn: Mr. Nazim Shaw John Hancock Life Claims Services R-03 27 Drydock Ave., Suite 3 Boston, MA. 02210-2382

Dear Mr. Nazim Shaw,

SUBJECT: DEATH BENEFIT CLAIM FOR POLICY # 81556854

Enclosed are the following documents for the deceased, Alfred Villalobos:

- Statement of Claim for Death Benefit
- Electronic Funds Transfer Information Disbursement
- W-9
- Copy of the Villalobos Life Insurance Trust (See Sec. 1.3, 1.4 and Signature Page)
- Death Certificate

I kindly request you to expedite the claims process. Should you have any questions, please feel free to contact me at (626) 449-6262.

Sincerely,

Dan Apodaca, Trustee

Exhibit "Y"

Exhibit "Y"

ALAN R. SMITH, ESQ.

ALAN R. SMITH

505 RIDGE STREET

RENO. NEVADA 89501

AREA CODE (775) 786-4579 FAX NO. 786-3066 EMAIL: mail@asmithlaw.com

February 6, 2015

Via Facsimile (617) 572-1571

John Hancock Trust Service Center R-02 1 John Hancock Way, Suite 1350 Boston, MA 02217

Re: Alfred J.R. Villalobos/Arvco Capital Research, LLC

To Whom It May Concern:

My name is Holly E. Estes, Esq., of the Law Offices of Alan R. Smith, 505 Ridge Street, Reno, Nevada, 89501, (775) 786-4579, estes@asmithlaw.com. We are the Court appointed attorneys for the Chapter 7 Trustee, Christina Lovato, in the Chapter 7 bankruptcy cases filed in the United States Bankruptcy Court, District of Nevada, In Re Alfred J.R. Villalobos, Case No. BK-N-10-52248-GWZ, In Re Arvco Capital Research, LLC, Case No. BK-N-10-52249-GWZ, In Re Arvco Financial Ventures, LLC, Case No. BK-N-10-52251-GWZ, and In Re Arvco Art, Inc., Case No. BK-N-10-52252 (the "Estates"). I have attached hereto the Order Approving Ex Parte Application To Employ Law Offices Of Alan R. Smith As Counsel For The Chapter 7 Trustee for your reference.

This letter is being sent pursuant to Nevada Revised Statute 687B.260. I am writing to inform you that we are in the process of investigating whether the Estates have a claim to recover for transfers made or premiums paid with intent to defraud creditors on any life insurance policy issued by you where:

(a) Alfred James Robles Villalobos, aka Alfred J.R. Villalobos, aka Alfred Robles Villalobos, aka Alfred R. Villalobos, aka A.J. Villalobos, aka Al Villalobos, aka Alfred Villalobos, deceased, Arvco Capital Research, LLC, a Nevada limited liability company, Arvco Financial Ventures, LLC, a Nevada limited liability company, Arvco Art, Inc., a Nevada corporation, the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004, the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004, the Alfred James Robles Villalobos

Voluntary Employee Welfare Benefit Plan Trust Agreement dated December 1, 2006, the Alfred J.R. Villalobos Family Trust dated April 12, 2007, the Alfred R. Villalobos 2008 Life Insurance Trust Agreement dated January 23, 2008, the Villalobos Life Insurance Trust dated June 25, 2012, VFT, Incorporated, a Nevada corporation, The Adriana Ivette Villalobos Trust dated January 23, 2008, The Alfred James Villalobos Education Trust dated April 12, 2007, The Carrissa Dolores Villalobos Education Trust dated April 12, 2007, the Emiliano Villalobos Education Trust dated April 12, 2007, or The Jessica Kinley Rae Villalobos Education Trust dated April 12, 2007, is an owner;

- Alfred James Robles Villalobos, aka Alfred J.R. Villalobos, aka Alfred (b) Robles Villalobos, aka Alfred R. Villalobos, aka A.J. Villalobos, aka Al Villalobos, aka Alfred Villalobos, deceased, Arvoo Capital Research, LLC, a Nevada limited liability company, Arvco Financial Ventures, LLC, a Nevada limited liability company, Arvco Art, Inc., a Nevada corporation, the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004, the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004, the Alfred James Robles Villalobos Voluntary Employee Welfare Benefit Plan Trust Agreement dated December 1, 2006, the Alfred J.R. Villalobos Family Trust dated April 12, 2007, the Alfred R. Villalobos 2008 Life Insurance Trust Agreement dated January 23, 2008, the Villalobos Life Insurance Trust dated June 25, 2012. VFT, Incorporated, a Nevada corporation, The Adriana Ivette Villalobos Trust dated January 23, 2008, The Alfred James Villalobos Education Trust dated April 12, 2007, The Carrissa Dolores Villalobos Education Trust dated April 12, 2007, The Christian Villalobos Education Trust dated April 12, 2007, the Emiliano Villalobos Education Trust dated April 12, 2007, or The Jessica Kinley Rae Villalobos Education Trust dated April 12, 2007, is a beneficiary; and/or
- (c) Alfred James Robles Villalobos, aka Alfred J.R. Villalobos, aka Alfred Robles Villalobos, aka Alfred R. Villalobos, aka A.J. Villalobos, aka Al Villalobos, aka Alfred Villalobos, deceased, Arvoo Capital Research, LLC, a Nevada limited liability company, Arvoo Financial Ventures, LLC, a Nevada limited liability company, Arvoo Art, Inc., a Nevada corporation, the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004, the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004, the Alfred James Robles Villalobos Voluntary Employee Welfare Benefit Plan Trust Agreement dated December 1, 2006, the Alfred J.R. Villalobos Family Trust dated April 12, 2007, the Alfred R. Villalobos 2008 Life Insurance Trust Agreement dated January 23, 2008, the Villalobos Life Insurance Trust dated June 25, 2012,

VFT, Incorporated, a Nevada corporation, The Adriana Ivette Villalobos Trust dated January 23, 2008, The Alfred James Villalobos Education Trust dated April 12, 2007, The Carrissa Dolores Villalobos Education Trust dated April 12, 2007, The Christian Villalobos Education Trust dated April 12, 2007, the Emiliano Villalobos Education Trust dated April 12, 2007, or The Jessica Kinley Rae Villalobos Education Trust dated April 12, 2007, paid any of the life insurance premiums on any life insurance policy issued by you.

Thank you for your attention to this matter and please do not hesitate to contact me should you have questions.

Sincerely,

Holly E. Estes, Esq.

lly E. Ester

HEE/dlg Enc.

cc: Christina Lovato, Trustee

	Case 10-52248-gwz Doc 2221 Entered 01/15/15 15:51:37 Page 1 of 2
	Honorable Gregg W. Zive United States Bankruptcy Judge
	Nevada Bar No. 11797 Law Offices of Alan R. Smith 505 Ridge Street Reno, Nevada 89501 Telephone (775) 786-4579 Facsimile (775) 786-3066 E-mail: mail@asmithlaw.com
12	Proposed Counsel for Chapter 7 Trustee
14	
1:	DISTRICT OF NEVADA
10	—ooOoo—
1	
18	Chapter 7 Substantively Consolidated with:
19	Affects this Debtor 10-52249 Arvco Capital Research, LLC
20	Affects all Debtors Affects Arvco Capital Research, LLC 10-52251 Arvco Financial Ventures, LLC 10-52252 Arvco Art, Inc.
2	
22	
2:	Debtor. COUNSEL FOR THE CHAPTER 7 TRUSTEE
24	Hearing Date: N/A
. 2:	Hearing Time; N/A
20	There having been filed on January 15, 2015, an Ex Parte Application To Employ
2'	Law Offices Of Alan R. Smith As Counsel For The Chapter 7 Trustee and good cause
2	appearing therefor,
Law Offices of ALAN R. SMITH 505 Ridge Street Rens, Nevada 89501 (775) 786-4579	H:\Villaiobos\Employ\Ord App Empl ARS Crist Ch 7 Titee (Rev) 011515-dlg.wpd

Case 10-52248-gwz Doc 2221 Entered 01/15/15 15:51:37 Page 2 of 2

1 IT IS HEREBY ORDERED that the employment of the Law Offices of Alan R. 2 Smith, as counsel for the Chapter 7 Trustee, CHRISTINA W. LOVATO, in these bankruptcy 3 proceedings, shall be, and the same hereby is, authorized and approved effective as of the 4 date herein, and IT IS HEREBY FURTHER ORDERED that the Law Offices of Alan R. Smith shall 5 be compensated at reasonable rates as approved by the Court upon future application. 6 7 APPROVED/ 8 William B, Cossitt, Esq., #3484 Trial Attorney for United States Trustee 9 Tracy Hope Davis 10 PREPARED AND SUBMITTED BY: LAW OFFICES OF ALAN R. SMITH 11 12 13 HOLLY E. ESTES, ESO Proposed Attorney for Chapter 7 Trustee 14 15 IT IS SO ORDERED 16 17 ### 18 19 20 21 22 23 24 25 26 27 28

H:\Villalobos\Employ\Ord App Empl ARS Chal Ch 7 Tree (Rev) 011515-dig...2pd

ALAN R. SMITH 505 Bidge Street tenn Nevada 89501

Exhibit "Z"

Exhibit "Z"

P. 1

* Communication Result Report (Feb. 6. 2015 3:56PM) * * *

1)

Date/Time: Feb. 6. 2015 3:54PM

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Law Offices of Alan R. Smith 505 Ridge Street Reno, Newada 85501 (7/5) 766-4579 (7/6) 786-5080 (tax)

FAX COVER SHEET

TRANSMITTED TO:

TO:

Person Most Knowledgeable John Hancock Life Insurance Co.

FAX #: (617) 572-1571

FROM:

Holly E. Estes, Esq.

CLIENT/ MATTER:

Affred J.R. Villalobos Case No. BK-N-10-52248-GWZ

DATE:

February 6, 2015

DOCUMENTS	NUMBER OF PAGES
Subpoena In A Case Under The Bankruptcy Code	5 + cover page = 5

MESSAGE:

Law Offices of Alan R. Smith 505 Ridge Street Reno, Nevada 89501 (775) 786-4579 (775) 786-3066 (fax)

Alan R. Smith, Esq.

FAX COVER SHEET

TRANSMITTED TO:

TO:

Person Most Knowledgeable

FAX #: (617) 572-1571

John Hancock Life Insurance Co.

FROM:

Holly E. Estes, Esq.

CLIENT/

MATTER:

Alfred J.R. Villalobos Case No. BK-N-10-52248-GWZ

DATE:

February 6, 2015

DOCUMENTS	NUMBER OF PAGES
Subpoena In A Case Under The Bankruptcy Code	5 + cover page = 6

MESSAGE:

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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

111 10	☐ Affects this Debtor	THE BANKRUPTCY CODE
To:	■ Affects all Debtors □ Affects Arvco Capital Research, LLC □ Affects Arvco Financial Ventures, LLC □ Affects Arvco Art, LLC □ Debtor. Person Most Knowledgeable John Hancock Life Insurance Co. (USA) 1 John Hancock Way Suite 1350 Boston MA 02217-1350	Case No. BK-N-10-52248-GWZ Chapter 7 Substantive Consolidated with: 10-52249 Arvoo Capital Research, LLC 10-52251 Arvoo Financial Ventures, LLC 10-52252 Arvoo Art, Inc
□ Y(above		s Bankruptcy Court at the place, date, and time specified below to testify in the
	E OF TESTIMONY	COURTROOM
<u></u>		DATE AND TIME
L	<u> </u>	·
□ Y(DU ARE COMMANDED to appear at the place, date, a	and time specified below to testify at the taking of a deposition in the above case.
PLAC	E OF DEPOSITION	DATE AND TIME
		·
PLAC	SEE EX E Offices of Alan R. Smith	tion and copying of the following documents or objects at the place, date, and KHIBIT "A" ATTACHED HERETO DATE AND TIME February 20, 2015 at 10:00 a.m.
503 K	idge Street, Reno, Nevada 89501	
□ YO	DU ARE COMMANDED to permit inspection of the fo	llowing premises at the date and time specified below.
PREM	IISES	DATE AND TIME
on whi	or, or managing agents, or other persons who consent to	is subpoenaed for the taking of a deposition shall designate one or more officers, testify on its behalf, and may set forth, for each person designated, the matters s of Civil Procedure, made applicable in bankruptcy cases and proceedings by seedure.
	NG OFFICER SIGNATURE OD TITLE LULY LULY	Se. DATE 2/6/15
ISSUI		reet. Reno. Nevada 89501 - (775) 786-4579 - mail@asmithlaw.com
ROLL	. i. e. e.a i e.a. e.au law unices of Alah K. Smith, 505 Kidge Str	reel, Keno, Iveyana 59501 - 17751 /50-4577 - mail(<i>a</i>)asmithlaw.com

PROOF OF SERVICE

SERVED

DATE 02/06/2015

PLACE

John Hancock Life Insurance Co. (USA) 1 John Hancock Way Suite 1350 Boston MA 02217-1350

SERVED ON (PRINT NAME) Person Most Knowledgeable John Hancock Life Insurance Co. (USA)	MANNER OF SERVICE Fax: 617-572-1571 Federal Express Tracking #772860343290 U.S. Mail
SERVED BY (PRINT NAME)	TITLE
Roanna Bonaldi	Legal Assistant to Holly E. Estes, Esq.

DECLARATION OF SERVER

I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Proof of Service is true and correct.

Executed on

02/06/2015

Roanna Bonaldi SIGNATURE OF SERVER

505 Ridge Street Reno, NV 89501

ADDRESS OF SERVER

Rule 45, Federal Rules of Civil Procedure, Subdivisions (c), (d), and (e), as amended on December 1, 2007, made applicable in cases under the Bankruptcy Code by Rule 9016, Federal Rules of Bankruptcy Procedure:

(c) Protecting a Person Subject to a Subpoena.

(1) Avoiding Undue Burden or Expense; Sanctions. A party or attorney responsible for issuing and serving a subpoena must take reasonable steps to avoid imposing undue burden or expense on a person subject to the subpoena. The issuing court must enforce this duty and impose an appropriate sanction – which may include lost earnings and reasonable attorney's fees – on a party or attorney who fails to comply.

(2) Command to Produce Materials or Permit Inspection.

(A) Appearance Not Required. A person commanded to produce documents, electronically stored information, or tangible things, or to permit the inspection of premises, need not appear in person at the place of production or inspection unless also commanded to appear for a deposition, hearing, or trial.

(B) Objections. A person commanded to produce documents or tangible things or to permit inspection may serve on the party or attorney designated in the subpoena a written objection to inspecting, copying, testing or sampling any or all of the materials or to inspecting the premises - or to producing electronically stored information in the form or forms requested. The objection must be served before the earlier of the time specified for compliance or 14 days after the subpoena is served. If an objection is made, the following rules apply:

(i) At any time, on notice to the commanded person, the serving party

may move the issuing court for an order compelling production or inspection.

(ii) These acts may be required only as directed in the order, and the order must protect a person who is neither a party nor a party's officer from significant expense resulting from compliance.

(3) Quashing or Modifying a Subpoena.

(A) When required. On timely motion, the issuing court must quash or modify a subpoena that:

(i) fails to allow a reasonable time to comply;

(ii) requires a person who is neither a party nor a party's officer to travel more than 100 miles from where that person resides, is employed, or regularly transacts business in person - except that, subject to Rule 45(c)(3)(B)(iii), the person may be commanded to attend a trial by traveling from any such place within the state where the trial is held;

(iii) requires disclosure of privileged or other protected matter, if no except or waiver applies; or

(iv) subjects a person to undue burden.

(B) When Permitted. To protect a person subject to or affected by a subpoena, the issuing court may, on motion, quash or modify the subpoena if it requires:

(i) disclosing a trade secret or other confidential research, development, or commercial information;

(ii) disclosing an unretained expert's opinion or information that does not describe specific occurrences in dispute and results from the expert's study that was not requested by a party; or

(iii) a person who is neither a party nor a party's officer to incur substantial expense to travel more than 100 miles to attend trial,

(C) Specifying Conditions as an Alternative. In the circumstances described in Rule 45(c)(3)(B), the court may, instead of quashing or modifying the subpoena, order appearance or production under specified conditions if the serving party:

(i) shows substantial need for the testify or material that cannot be

otherwise met without undue hardship; and

(ii) ensures that the subpoenzed person will be reasonably compensated.

(d) Duties in Responding to a Subpoena.

(1) Producing Documents or Electronically Stored Information. These procedures apply to producing documents or electronically stored information:

(A) Documents. A person responding to a subpoena to produce documents must produce them as they are kept in the ordinary course of business or must organize and label them to correspond to the categories in the demand.

(B) Form for Producing Electronically Stored Information Not Specified. If a subpoena does not specify a form for producing electronically stored information, the person responding must produce it in a form or forms in which it is ordinarily maintained or in a reasonably usable form or forms.

(C) Electronically Stored Information Produced in Only One Form. The person responding need not produce the same electronically stored information in more than one form,

(D) Inaccessible Electronically Stored Information. He person responding need not provide discovery of electronically stored information from sources that the person identifies as not reasonably accessible because of undue burden or cost. On motion to compel discovery or for a protective order, the person responding must show that the information is not reasonably accessible because of undue burden or cost. If that showing is made, the court may nonetheless order discovery from such sources if the requesting party shows good cause, considering the limitations of Rule 26(b)(2)(C). The court may specify conditions for the discovery.

(2) Claiming Privilege or Protection.

(A) Information Withheld. A person withholding subpoenaed information under a claim that it is privileged or subject to protection as trial-preparation material must:

(i) expressly make the claim; and

(ii) describe the nature of the withheld documents, communications, or tangible things in a manner that, without revealing information itself privileged or protected, will enable the parties to assess the claim.

(B) Information Produced. If information produced in a response to a subpoena is subject to a claim of privilege or of protection as trial-preparation material, the person making the claim may notify any party that received the information of the claim and the basis for it. After being notified, a party must promptly return, sequester, or destroy the specified information and any copies it has; must not use or disclose the information u ntil the claim is resolved; must take reasonable steps to retrieve the information if the party disclosed it before being notified; and may promptly present the information to the court under seal for a determination of the claim. The person who produced the information must preserve the information until the claim is resolved.

(e) Contempt,

The issuing court may hold in contempt a person who, having been served, fails without adequate excuse to obey the subpoena. A nonparty's failure to obey must be excused if the subpoena purports to require the nonparty to attend or produce at a place outside the limits of Rule 45(c)(3)(A)(ii).

EXHIBIT A

DOCUMENTS TO BE PRODUCED BY JOHN HANCOCK LIFE INSURANCE COMPANY (USA)

IN ACCORDANCE WITH SUBPOENA

DEFINITIONS:

"VILLALOBOS" shall mean Alfred James Robles Villalobos, aka Alfred J.R. Villalobos, aka Alfred Robles Villalobos, aka Alfred R. Villalobos, aka Alfred Villalobos, aka Alfred Villalobos, deceased.

"ACR" shall mean Arvco Capital Research, LLC, a Nevada limited liability company.

"AFV" shall mean Arvco Financial Ventures, LLC, a Nevada limited liability company.

"AAI" shall mean Arvco Art, Inc., a Nevada corporation.

"VEBA" shall mean the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004.

"Defined Benefit Plan" shall mean the Alfred James Robles Villalobos Defined Benefit Plan And Trust dated January 1, 2004.

"Voluntary Employee Trust" shall mean the Alfred James Robles Villalobos Voluntary Employee Welfare Benefit Plan Trust Agreement dated December 1, 2006.

"2007 Family Trust" shall mean the Alfred J.R. Villalobos Family Trust dated April 12, 2007.

"2008 VLIT" shall mean the Alfred R. Villalobos 2008 Life Insurance Trust Agreement dated January 23, 2008.

"2012 VLIT" shall mean the Villalobos Life Insurance Trust dated June 25, 2012.

"VFT" shall mean VFT, Incorporated, a Nevada corporation.

"DOCUMENT" means and includes all materials within the scope of Rule 45of the Federal Rules of Civil Procedure as adopted by Rule 9016 of the Federal Rules of Bankruptcy Procedure, including all documents within your possession, custody or control, and including any and all originals (and copies of originals which are not identical to the originals by reason of any notation made on such copies or otherwise), copies of originals where originals are not available for production, and any kind of written, typewritten, printed or recorded material whatsoever regardless of the source or author thereof, including drafts, of any or all of the following: correspondence, letters, electronic mail (e-mail), notes, memoranda, papers, business records, account ledgers, bank statements, bank checks, statistics, reports, journals, diaries, studies, statements, receipts, returns, summaries, pamphlets, prospectuses, inter-office communication, records of telephone calls, communications, printed matter, invoices, worksheets, transcripts,

maps, blueprints, transactions, files, appointment books, calendars, minutes of meetings, contracts, agreements, understandings, commitments, documents of title, electronic documents and files, instruments of assignment, transfer of conveyance, books, drawings, graphs, photographs, fixtures, charts, aural records, dictated tapes, tape recordings, phonograph recordings, video tapes, compact discs, DVDs, transcriptions, data processing cards, and any other means by which data is stored or preserved electronically, electrically, magnetically, or mechanically, and any other writings and representations of any kind.

"Communication(s)" means any of the following: (a) a written letter, memorandum, email, instant message, text message, or other Document; (b) any telephone call between two or more persons, whether or not such call was by chance or prearranged, formal or informal, and (c) any conversation or meeting between two or more persons, whether or not such contact was by chance or prearranged, formal or informal.

The words "you" and "your" mean and, whenever they appear, shall be interpreted to include you, John Hancock Life Insurance Company (USA), and your affiliates, agents, representatives, employees, servants, officers, investigators, attorneys, experts, partners, representatives, and predecessors past and present.

"Grandchildren's Trusts" shall mean The Adriana Ivette Villalobos Trust dated January 23, 2008, The Alfred James Villalobos Education Trust dated April 12, 2007, The Carrissa Dolores Villalobos Education Trust dated April 12, 2007, The Christian Villalobos Education Trust dated April 12, 2007, the Emiliano Villalobos Education Trust dated April 12, 2007, and The Jessica Kinley Rae Villalobos Education Trust dated April 12, 2007.

If any of the information or documents requested are withheld by you on the basis of any objection, including, without limitation, any objections based upon any privilege and work product doctrine, for each such item of information and each such document, specify the following:

- A. The title of the document or other identifying data;
- B. The identity of the author of the document or information and any other persons who assisted in the preparation of the document or information;
- C. The date of the document or information or if no date is known, the approximate date that the document or information was generated;
- D. A description of the general subject matter addressed in the document or to which the information relates; and
- E. The identity of each person having received the original or copies of the document or information.

If the document or information in question was, but no longer is, in your possession (a) state what disposition was made of the document or information; (b) identify each person having possession, care, custody or control of the original or copies of the document or information, and provide such person's or entity's address and telephone number; and (c) state the basis upon which you have withheld production of the document or information in question.

DOCUMENTS TO BE PRODUCED

1. Any and all Documents and/or Communications relating to any life insurance policy issued by you and owned by Villalobos, ACR, AFV, AAI, VEBA, Defined Benefit Plan, Voluntary Employee Trust, 2007 Family Trust, 2008 VLIT, 2012 VLIT, VFT, or Grandchildren's Trusts.

- 2. Any and all Documents and/or Communications relating to any life insurance policy issued by you where Villalobos, ACR, AFV, AAI, VEBA, Defined Benefit Plan, Voluntary Employee Trust, 2007 Family Trust, 2008 VLIT, 2012 VLIT, VFT, or Grandchildren's Trusts is or at any time was the beneficiary.
- 3. Any and all Documents and/or Communications relating to any life insurance policy issued by you where Villalobos, ACR, AFV, AAI, VEBA, Defined Benefit Plan, Voluntary Employee Trust, 2007 Family Trust, 2008 VLIT, 2012 VLIT, VFT, or Grandchildren's Trusts paid any of the life insurance premium payments.
- 4. Any and all Documents and/or Communications including any ledger showing when premium payments were received by you and who paid those premiums to you.
- 5. Any and all Documents and/or Communications issued by you to Villalobos, ACR, AFV, AAI, VEBA, Defined Benefit Plan, Voluntary Employee Trust, 2007 Family Trust, 2008 VLIT, 2012 VLIT, VFT, or Grandchildren's Trusts regarding annual premium payments, account information, or tax documents.
- 6. Any and all Documents and/or Communications regarding any request or demand made by Villalobos, ACR, AFV, AAI, VEBA, Defined Benefit Plan, Voluntary Employee Trust, 2007 Family Trust, 2008 VLIT, 2012 VLIT, VFT, or Grandchildren's Trusts to change a policy, or any of the parties listed in a policy including the policy's owner, beneficiary, or premium payee.
- 7. Any and all Documents and/or Communications regarding Policy No. 81 556 854, including a full copy of that policy and any changes thereto after it was originally issued.

Exhibit "AA"

Exhibit "AA"

JHAV0109

John Hancock.

Mailing Address: Courier Address: John Hancock John Hancock Attn: Life Claims Services R-03 Life Claims Services R-03 1 John Hancock Way Suite 1105 27 Drydock Ave Suite 3 Boston MA 02217-1105 Boston MA 02210-2382

Statement of Claim for Death Benefit John Hancock Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

> Telephone Inquiries Customers before 1/1/2005 1-800-732-5543

Originally a Manufile Customer or Customer after 12/31/2004

LIST AL	L POLICY	NUMBERS	IF YOU ARE	CLAIMING THE	DEATH	H BENEFIT FOR	MORE THAN O		
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as Name	First		Michile	Last			8irth	City	Country
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JHAV0110

E - SETTLEMENT OPTIONS		
☑ I want a lump sum payment by: ☐ Ch	neck or 🗷 Electronic Fund Transfer/Wire (EFT only available	for policies issued after December 31, 2004.)
I I want a John Hancock Safe Access A	ccount	•
no selection is made, a check will be is:	sued, If EFT is selected, please complete the Electronic Fund	is Transfer Information on page 7.
STATEMENT OF LOST OR DEST	ROYED POLICY	
heck this box if the policy is last or destr	royed:	
The undersigned hereby represents the otherwise transferred or encumbered in	nat the above numbered policy was lost or destroyed. This poin any manner. No person, firm or corporation has or claims to	licy is not now assigned, nor has it been the right to possession of this policy.
FORM 712 (LIFE INSURANCE ST	(ATEMENT)	
you require an IRS Form 712 (Life Insur	rance Statement) for estate tax purposes, please check this t	box. 🗆
- READ THIS SECTION CAREFULL THE PROCEEDS OF THIS POLIC	LY AND COMPLETE IT ONLY IF YOU ARE A TRUSTE	
Name of Trust Villalobos Life Insurance T	Trust Dated June 25, 2012 Daniel Apodaca, Trustee	b) Date of Trust 0 6 2 5 2 0 1 2
Name of Trustees Daniel E. Apodac	ca	month day year
If more than one trustee, all	9 trustees must complete and sign this form	
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Case 15-05018-gwz Doc 3-3 Entered 03/11/15 14:53:22 Page 24 of 45

JHAV0111

ζ.	\cdot all individual claimants or trustees or executors must sign here and have their signature	WITNESSED
	BY A DISINTERESTED THIRD PARTY.	

Any person who knowingly and with intent to defraud any insurance company or other persons, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, is subject to criminal prosecution and/or civil penalties. By signing below, you agree under penalties of perjury that the information in this statement is complete and true to the best of your knowledge (please sign as you would sign a check). Refer to "Fraud Warning Notices" insert for your state.

To the extent proceeds are settled by tump sum into a John Hancock Safe Access Account, you further agree to the terms and conditions set forth in the John Hancock Safe Access Account Supplemental Contract, which together with this Statement of Claim forms the entire agreement between you and John Hancock.

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(18	1 SAJEWA	CA	9	FEBRUARY	2015
Signature of	Clamant Trustee(s) Ex	ecutor or Signing Offi	C8r		
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Signed at	City	State	This	Day of	Year
Signature of	the First Signing Officer			Name and Title of the First Signing	Officer and the Name of Corporation
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Signature of	Witness	AV NA COMM	erto, com orange orter or ne ne needle	entre i i remani e i seminante na mante e mante e e e e e e e e e e e e e e e e e e	· "
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Signature of	the Second Signing Office	er		Annual Control of the	
X	<u>.</u> .				

PS5178US (08/2013) (OPTIN)

Signature of Witness

X

By providing this form or other claim forms for the convenience of the claimant, John Hancock does not admit any liability or waive any of its rights.

John Hancock.

Electronic Funds Transfer Information - Disbursement

The information below needs to be completed if you wish to have your disbursement electronically

wired to your bank. IMPORTANT: In order to expedite your request, please also provide a void check in addition to completing this form. This form and the void check need to be provided in addition to the other forms in the package you have received. The funds will only be released if all requirements have been met. insured Name Alfred Villalobos Policyowner's Name Villalobos Life Insurance Trust Dated June 25, 2012 Daniel Apodaca, Trustee Policy No. 81556854 Name of Bank Citibank, N. A Name of Account Holder Villalobos Life Insurance Trust Dated June 25, 2012 Daniel Apodaca, Trustee Owner's Account No. 7143 Address of Bank 315 E. Colorado Blvd., City, State, Zip Code Pasadena, CA. 91101 Bank Telephone No. (include area code) 626-585-3631 Bank ABA/Routing (9 digits) (ABA number must be specific for a Wire transfer) 1724 Attention/Re: For Credit to the Account of Villalobos Life Insurance Trust Dated June 25, 2012 Daniel Apodaca, Trustee Date Signature of Owner/Trustee Name - please print DAVIECE DE CAM Signature of Collateral Assignee _____

PS5178US (08/2013) (OPTIN)

Page 7 of 7

Form VV-9 (Rev. August 2013) Department of the Treasury

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

-			
	Name (as shown on your income lax return)		
	Villalobos Life Insurance Trust Dated June 25, 2012 Daniel Apodaca, Tr	ustee	
αŝ	Business name/disregarded entity name, if different from above		
Ç,			
Print or type See Specific Instructions on page	Check appropriate box for federal tax classification:		Exemptions (see instructions):
	Individual/sole proprietor C Corporation S Corporation Partnership	Trust/estate	
8 5			Exempt payee code (if any)
Print or type	Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=permen	ship) *	Exemption from FATCA reporting
S T			code (if any)
C D	Other (see instructions) >		-
5	Address (number, street, and spl. or suite no.)	Requester's name e	and address (optional)
Š	301 E. Colorado Bivd., Suite 800		
かれ かれ	City, state, and ZiP code		
ďΣ	Pasadena, CA. 91101		
	List account number(s) here (optional)	***************************************	
1984	Taxpayer Identification Number (TIN)		
	your TIN in the appropriate box. The TIN provided must match the name given on the "Name		urity number
to av	old backup withholding. For individuats, this is your social security number (SSN). However, to ant alien, sole proprietor, or disregarded entity, see the Part Linstructions on page 3. For other	ra	
entitie	ent alian, sola propriator, or disregal ded entry, see the main marketions on page 3, not dise es, it is your employer identification number (EIN). If you do not have a number, see <i>How to de</i>	ta L	
	n page 3.		
	. If the account is in more than one name, see the chart on page 4 for guidelines on whose	Employer	identification number
numt	er to enter.		100
1111	Certification		
	r penalties of perjury, I certify that:		
1, 7	ie number shown on this form is my correct taxpayer identification number (or I am waiting for	a number to be is:	sued to me), and
2, la	m not subject to backup withholding because: (a) I am exempt from backup withholding, or (i) i have not been n	otilied by the Internal Revenue
Se	ervice (IRS) that I am subject to backup withholding as a result of a failure to report all interest Flonger subject to backup withholding, and	or dividends, or (c)	the IRS has notified me that I am
HC	ronger subject to eackup winninging, and		
3. la	m a U.S. citizen or other U.S. person (defined below), and		
	e FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting	•	
Certi	fication instructions. You must cross out item 2 above if you have been notified by the IRS if	nat you are currently	y subject to backup withholding
peca: Intere	use you have failed to report all interest and dividends on your tax return. For real estate transist paid, acquisition or abandonment of secured property, cancellation of debt, contributions t	actions, item 2 doe o an individual retir	s not apply. For mortgage tement arrangement (IRA), and

generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the

General Instructions

Signature of

U.S. person 7

Section references are to the Internal Revenue Code unless otherwise noted. Future developments. The IRS has created a page on IRS.gov for information

ration developments, the IRS has cleared a page on IRS gov for Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

instructions on page 3.

Sign

Here

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for exemple, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting if (the requester) and, when applicable, to:

- 1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- 2. Cartify that you are not subject to backup withholding, or
- 3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

 Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal lax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident allen,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- * An estate (other than a foreign estate), or

Oate *

- A domestic trust (as defined in Regulations section 361.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of affectively connected faxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

JHAV0114

APODACA & COMPANY

CERTIFIED PUBLIC ACCOUNTANTS
301 EAST COLORADO BOULEVARD, GUITE 800
PASADENA, CALIFORNIA 91101

DANIEL E. APODACA, C.P.A.

SEEMA SHAH, C.P.A.

CHRIBTINE MARITATO, C.P.A.

MEMBER CALIFORNIA SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

February 9, 2015

Attn: Mr. Nazim Shaw John Hancock Life Claims Services R-03 27 Drydock Ave., Suite 3 Boston, MA. 02210-2382

Dear Mr. Nazim Shaw,

SUBJECT: DEATH BENEFIT CLAIM FOR POLICY #81556854

Enclosed are the following documents for the deceased, Alfred Villalobos:

- · Statement of Claim for Death Benefit
- Electronic Funds Transfer Information Disbursement
- W-9

The copy of the Villalobos Life Insurance Trust (See Sec. 1.3,1.4 and Signature Page) and Death Certificate were previously provided to you.

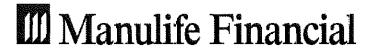
I kindly request you to expedite the claims process. Should you have any questions, please feel free to contact me at (626) 449-6262.

Sincerely,

Daniel E. Apodzca, Trustee

Exhibit "BB"

Exhibit "BB"



FAX COVER SHEET

Date and time of transmission:

Thursday, February 12, 2015 8:16:10 AM

Number of pages including this cover sheet:

07

From:

Name:

Susan Amicucci

Fax Number:

Voice Phone:

Susan Amicucci

To:

Name:

Image Ops

Company:

Fax Number:

617-572-1571

Voice Phone:

Comments:

Work Request from Life Claims Services TXN 13 81 556 854 CSWB

If you have any problems receiving information please phone.

Note: this communication is intended only for the recipient named above. It may contain information that is privileged, confidential and subject to copyright. Any unauthorized use, copying, review or disclosure is prohibited. Please notify the sender immediately if you have received this communication in error (by calling collect, if necessary) so that we can arrange for its return at our expense.

Thank you for your assistance and cooperation.

The Manufacturers Life Insurance Company

Please scan to Policy No. 81 556 854 CSWB CLAIM PAID

checklist.xls

ck.pdf

Million \$.doc

Susan Amicucci Claims Analyst Life Operation, John Hancock Life Insurance ST 4, B69 Tel: 416-926-4878 Fax: 416-852-5980 susan_amicucci@jhancock.com

JHAV0085

Claims Analyst Payment Checklist

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COD Code				095.5 - Gun sl	10t-Suicide		
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Colorado Death Cert. Seria 310000 checked	ll # no's 309695 to			Accounting	Tr2d/UL/VUL, KeyPlus/PALLM TOPP PALLM/Jets	у	
Sinte Reporting Death applicatile)	Notice Require			COD	KeyPlus (Trad 4,4 TOPP UL/VUL 0,1)	у	
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Louisiana - Estate deaths _l 2007	orior to March			712 completed			
New Jersey –Form 071 on beneficiary	everything except			Finalize TAI		у	
Oklahoma – Death prior to \$2,500.00 on notification	2010, >			Notepad		у	
Rhode Island - Over \$50,0	00.00			MIS		у	
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Consent Required:	leapplicable p			NY File - Updat	te NY Database		
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Missaldis Lundans pub				Paid through C	DS/Delete CDS Cheque		
Accelerated Death Benef	it			Copy of paymer	nt tranaction scanned		
• Million Dollar List		у		Check F screen	- TRAD policies		
• Simultaneous Death/Join	t Life Status			Copies sent for	Scarming		
• COLI/IOLI/STOLI							
		Crision	innails				
Claim Approved by:				Date Feb 11/15			

PAGE

Status CEID Wire/ACH Credit Requisition (TCS) First Authorizing Person Approved by (1) Requested by Template Name Requested By Susan Amicucci EFT Type US Domestic BU Reference ACH IBAN (International Wires) Payment Details/ Further Credit Account Number Credit Party Address Credit Party Bank Address Intermediary Bank Address Intermediary Bank Name Beneficiary Bank Code Bank Name Internal Transfer Intermediary Bank Code PV ManUSA Wire in Progress profigencironk @ 2015/02/12 07:44:40 AM EST middomain Namicusu @ 2015/02/11 08:48:14 AM EST City City 000980 Bank Ident Entry Description INS. ALFRED VILLALOBOS-POLICY NO. 81 556 854 CITIBANK N.A. Signature VILLALOBOS LIFE INS TR DTD 6/25/12 Bank ABA (USD Wire & ACH) 42015657143 Bank ABA (USD Wire & ACH) DEATH CLAIM 322271724 OSU Debit Curr 820362 Phone Number Second Authorizing Person 00016 H 00 Credit Curr Seg Fund Co ID Province/State Province/State Province/State For Business Unit US INDIVIDUAL Approv. W/A 0284 Date Received: Treasury Cash Operations Use Only Credit Amount Confirmation Number Code Postal/Zip Code Bank Institution Bank Institution 2015/02/13 Value Date Sign Verified by Bank Transit Bank Transit Country 200 Bloor Street East, ST5 Location Debit Amount \$9,013,918.31 Сошиту 몺 Account Type CHIPS ID CHIPS ID Exchange Rate Released by: S SWIFT Transaction Type THWS \$ Policy Category Approved by Page:

Approved by (1)

prdigendronk @ 2015/02/12 07:44:40 AM EST młiddomain11amicusu @ 2015/02/11 08:48:14 AM EST

Requested by

Kelth Gendron First Authorizing Person

Signature

Second Authorizing Person

Signature

Date Received:

Sign Verified by:

Refeased by:

Approved by:

Treasury Cash Operations Use Only

200 Bloor Street East, STS

Location

For Business Unit
US INDIVIDUAL

Phone Number 820362

Susan Amicucci Requested By

Wire/ACH Credit Requisition (TCS)

In Progress

Page: 2

Comment	1	***************************************	Item#		Non-Acctlg Contract	With Ac	US Domestic	EFI Type	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Template Nam	CED	Status
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**JHAV0088** 



#### Claims Prepayment Review

CLAIMS APPROVAL CHECKLIST PREPAYMENT REVIEW Claims over \$2,500,000.00
Signer 1: Verify that the following is correct:
<ul> <li>□ Correct Insured</li> <li>□ Correct Beneficiary/Contingent Beneficiary</li> <li>□ Death Certificate (certified)</li> <li>□ Correct Death Benefit Amount</li> <li>□ Correct Name(s) and amount on Wire Requisition are correct</li> <li>Checked by:</li> <li>Date:</li> </ul>
CLAIMS APPROVAL CHECKLIST
PREPAYMENT REVIEW Claims over \$2,500,000.00
Signer 2: Verify that the following is correct:
<ul> <li>□ Correct Insured</li> <li>□ Correct Beneficiary/Contingent Beneficiary</li> <li>□ Death Certificate (certified)</li> <li>□ Correct Death Benefit Amount</li> <li>□ Correct Name(s) and amount on SAA</li> <li>Request/Check Requisition/Wire Transfer are correct</li> </ul>
Checked by:
Date:
General Comments:

Case 15-05018-gwz Doc 3-3 Entered 03/11/15 14:53:22 Page 35 of 45 12/02/2015 8:16:45 AM PAGE 7/007 Fax Server

Manulife..

**JHAV0089** 

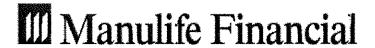
John Hancock

Claims Prepayment Review

## Exhibit "CC"

Exhibit "CC"

#### REDACTED



#### FAX COVER SHEET

Date and time of transmission:

Thursday, February 12, 2015 8:10:36 AM

Number of pages including this cover sheet:

10

From:

Name:

Susan Amicucci

Fax Number:

Voice Phone:

Susan Amicucci

To:

Name:

Image Ops

Company:

Fax Number:

617-572-1571

Voice Phone:

Comments:

Work Request from Life Claims Services TXN 13 81 556 854 CSWB

If you have any problems receiving information please phone.

Note: this communication is intended only for the recipient named above. It may contain information that is privileged, confidential and subject to copyright. Any unauthorized use, copyling, review or disclosure is prohibited. Please notify the sender immediately if you have received this communication in error (by calling collect, if necessary) so that we can arrange for its return at our expense.

Thank you for your assistance and cooperation.

The Manufacturers Life Insurance Company

Please scan to Policy No. 81 556 854 CSWB CLAIM PAID

81556854.pdf

aba.pdf

approval NS.pdf

approval.pdf

bridger 1.pdf

bridger 2.pdf

Susan Amioucoi Claims Analyst Life Operation, John Hancock Life Insurance ST 4, B69 Tel: 416-926-4878 Fax: 416-852-5980 susan_amicucci@jhancock.com

Description	Data Entry
Insured's Name	Alfred Viltalobos
Beneficiary's Name	Villalobos Life Ins. Tr. Dtd 6/25/12
Berneficially Duta:	Daniel Apodoca, Trustee
Aptificess	361 E Calorado Blvd
Numers 2	
Cuv.	Pasadera
State, ZIP Code	CA 91101
VIT/N22	NEW PERSONAL PROPERTY.
Policy Number:	MVMU 81556854
Issue Date:	5/28/2008
Claim Number:	4
Claim Amount	\$9,004,103.40
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Dukai ife Products	
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Bracketser (Secretal Residence of Linn Partie)	NEVADA
Current Last Kali	虹蜒%
Date Claim Received (nim/dd/yy)	2/10/2015
Date of Proof (mm/dd/yy)	2/4/2015
Date Claim "In Good Order" (mm/dd/yy)	2/10/2015
Date of Beath (nm/dd/yy)	1/13/2015
Date of Payment (mm/dd/yy)	2/13/2015
State required Interest	\$9,814.91
Contract Required Interest	\$9,814.91
Declared Rate Required Interest	\$3,065.31
Claim amount, before interest	\$9,04,103.41
Interest amount (compounded)	\$9,814.93
Amount payable	\$9,013,918.3:
less: Backup Withholding Tax	
less: Funeral Assignment	
Net Amount Payable	\$9,013,918.3
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Cialmichecked by: Susan Amicudol FRFS: Fedwire Participant Details

Page 1 of 1



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Creating Nationwide Solutions for Your Payment Needs

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- Download E-Payments Routing Directories Federal Reserve Routing

<u>Information</u>

- Fedwire Treasury Routing Information
- Frequently Asked Questions

Fedwire Participant Details

#### Name, location, and routing information

Bank Name

CITIBANK, N.A.

Location

OAKLAND, California

Routing Number

172-4

Telegraphic

CITIBANK WEST FSB

Name

Revised

November 7, 2014

#### Fedwire eligibility

Book-Entry

Ineligible

Securities

Funds

Eligible

New search Revise search

Technical Requirements

The effective date of this Fedwire directory is February 10, 2015.

« Top

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Re: 81556854- Alfred Villalobos \$9+ M Wire

Nazim Shaw to: Angela Senis

Ca: Susan Amicucci

02/11/2015 10:16 AM

Angela,

Approved. Please send to officers for approvals. Thanks,

Nazim Shaw | Senior Manager, US Life Claims, USI Claims | John Hancock 200 Bloor Street East | Toronto, Ontario M4W 1E5 | ST3 A17 | T. (416) 852-3148 Ext. 823148 | F. (617) 572-1571

nazim shaw@jhancock.com | johnhancock.com

John Huncock

We appeared as John Hancock in the U.S. and so Hancille in other parts of the world.

Angela Senis Good Morning Naz, Flease find attached the doc... 02/11/2015 09:08:24 AM

From:

Angela Senis/Contract/Manulife

To: Cc: Nazim Shaw/US Division/Manulife@Manulife, Susan Amicucci/US Division/Manulife@Manulife

Date:

02/11/2015 09:08 AM

Subject:

81556854- Alfred Villalobos \$9+ M Wire

Good Morning Naz,



3104 001.pdf

Thanks.

Angela Senis | Claims Assistant, USI Claims 200 Bloor St. East | Toronto, ON M4W 1E5 | ST3-A13 | T. 416-852-2358 Ext. 822358 Angela Senis@ibancock.com | johnhancock.com

John Hancock

we operate as John Haracid in the U.S. and as Manulife in other parts of the world.





#### Claims Prepayment Review

Policy No. 81 556 854  CLAIMS APPROVAL CHECKLIST PREPAYMENT REVIEW Claims \$100,000.00 - \$2,500,000.00  Signer 1: Verify that the following is correct:	CLAIMS APPROVAL CHECKEIST PREPAYMENT REVIEW Claims over \$2,500,000.00  Signer 1: Verify that the following is correct:
□ Correct Insured □ Correct Beneficiary/Contingent Beneficiary □ Death Certificate (certified) □ Correct Death Benefit Amount □ Correct Name(s) and amount on Wire □ Requisition are correct □ On-Line Payment Approval Completed (bysigner 1)  Checked by: Nazim approved on line  Date:	☐ Correct Insured ☐ Correct Beneficiary/Contingent Beneficiary ☐ Death Certificate (certified) ☐ Correct Death Benefit Amount ☐ Correct Name(s) and amount on Wire Requisition are correct  Checked by: ☐ Checked b
Insured Alfred Villalobos	CLAIMS APPROVAL CHECKLIST PREPAYMENT REVIEW Claims over \$2,500,000,000 Signer 2: Verify that the fallowing is carrect.
CEID 150420100402  Amount \$9,013,918.31  SA	□ Correct Insured □ Correct Beneficiary/Contingent Beneficiary □ Death Certificate (certified) □ Correct Death Benefit Amount □ Correct Name(s) and amount on SAA Request/Check Requisition/Wire Transfer are correct  Checked by:    Keith Genden   Date:
	General Comments:

Case 15-05018-gwz Doc 3-3 Entered 03/11/15 14:53:22 e.. 12/02/2015 8:12:41 AM PAGE 7/010 Page 43 of 45 Fax Server

: mfddomain t\amicusu @ 2015/02/11 08:48:14 AM EST

Requested by

**JHAV**0096

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Wire/ACH Credit Requisition (TCS)

M Wanulfe Financial

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First Authorizing Person	Signature	13 - Wy	Second Authorizing Person Keith Gendron	Signature	T 2	Treasury Cash Operations Use Only Date Received: Sign Verified b	ns Use Only Sign Verified by:	Released by:	Approved by:	

## Exhibit "DD"

Exhibit "DD"

From:

Holly Estes

To:

"Kristopher Kwan"; mail@asmithlaw.com; Christina Lovato

Cc: Subject: <u>"Dona Levesque"</u>; <u>"Rukhsana Kousar"</u> RE: Alfred Villalobos Bankruptcy - Extension

Subject Date:

Wednesday, February 18, 2015 10:01:15 AM

Kris,

I just spoke to my client and she is agreeable to receiving the requested documents on March 4, 2015. Please let me know if you have any further questions.

Best,

Holly

From: Kristopher Kwan [mailto:Kristopher_Kwan@manulife.com]

Sent: Wednesday, February 18, 2015 9:38 AM

To: estes@asmithlaw.com

Cc: Dona Levesque; Rukhsana Kousar

Subject: Alfred Villalobos Bankruptcy - Extension

Hello Ms. Estes,

This is just an email to follow up with the March 4th, 2015 extension requested. Thank you very much for understanding!

Sincerely,

Kristopher Kwan | Contract | US Law Division John Hancock Financial Services 200 Bloor Street East ST9- A-25 Toronto, ON M4W 1E5 Ph: 416-852-8280 | Extension: 828280 Kristopher_Kwan@manulife.com

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